FILLED IN THE UNITED STATES BANKRUPTCY COURT

2010 JUL 28 PM 2: 53
DISTRICT OF UTAH

JEFFREY C. HOWE (6748) COLBY J. HARMON (12110) Attorney for Debtor 2150 South 1300 East, Suite 500 Salt Lake City, Utah 84106 Telephone (801) 831-9177 Facsimile (801) 2804347

IN THE UNITED STATES BANKRUPTCY COURT, DISTRICT OF UTAH – CENTRAL DIVISION

In Re: JULIE RAY PEACOCK Debtor(s)	: Bankruptcy Case No. : 09-31801
ELIZABETH R. LOVERIDGE, Trustee,	: Judge William T. Thurman
Plaintiff,	DEBTORS ANSWER TO
V.	TRUSTEES COMPLAINT
LOIS PEACOCK,	10-250452
Defendant	: :

DEBTOR, Julie Ray Peacock, by and through her attorney, Jeffrey C. Howe, hereby answers the Trustee's Complaint as follows:

- 1. Debtor admits paragraphs; 1, 2, 3, 7, 8, 11, 13(h), 15, 17, 20, and 21.
- 2. Debtor neither admits nor denies paragraphs; 4, 5, and 6.
- 3. Debtor denies, in their entirety, all remaining paragraphs.

DATED this 26th, day of July, 2010



Jeffre CANOW:
Attorney for Debtor
MAILING CERTIFICATE

I hereby certify that on this 26th, day of July, 2010, I delivered a true and correct copy of the foregoing document by facsimile, email and/or US Mail, first class, postage prepaid to the following:

Elizabeth Loveridge
David A. Nill
WOODBURY & KESLER, P.C.
PO Box 3358
Salt Lake City, Utah 84110-3358
Fax: 801-359-2320
eloveridge@wklawpc.com

United States Trustee 405 South Main Street, Suite 300 Salt Lake City, Utah 84111

Antenette Spencer